

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARK ALAN SHAFFER  
CHRISTINE ANNE SHAFFER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:14-23636

Chapter 13

Document No.:

---

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/08/2014 and confirmed on 10/8/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		176,803.21
Less Refunds to Debtor	5,419.02	
TOTAL AMOUNT OF PLAN FUND		171,384.19
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,000.00	
Trustee Fee	7,147.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,147.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO BANK NA	0.00	47,269.79	0.00	47,269.79
	Acct: 9303				
	ALLY BANK**	0.00	16,575.08	0.00	16,575.08
	Acct: 3201				
	WELLS FARGO BANK NA	56.42	56.42	0.00	56.42
	Acct: 9303				
					63,901.29
Priority					
	SCOTT B LANG ESQ*	0.00	0.00	0.00	0.00
	Acct:				
	MARK ALAN SHAFFER	0.00	0.00	0.00	0.00
	Acct:				
	MARK ALAN SHAFFER	1,712.40	1,712.40	0.00	0.00
	Acct:				
	MARK ALAN SHAFFER	3,706.62	3,706.62	0.00	0.00
	Acct:				
	SCOTT B LANG & ASSOC*	1,000.00	1,000.00	0.00	0.00
	Acct:				
	ALLY BANK**	0.00	0.00	0.00	0.00
	Acct: 3201				
	CLERK, U S BANKRUPTCY COURT	4,451.79	4,451.79	0.00	4,451.79
	Acct: XXXXXXXXXX INC				
					4,451.79

Unsecured				
	GREAT LAKES HIGHER ED CORP	0.00	0.00	0.00
	Acct: XX1577			
	GREAT LAKES HIGHER ED CORP	0.00	0.00	0.00
	Acct: XX8581			
	NAVIENT SOLUTIONS INC	0.00	8,717.82	0.00
	Acct: 2642			
	NAVIENT SOLUTIONS INC	0.00	13,985.34	0.00
	Acct: 2642			
	SALLIE MAE INC**	0.00	1,967.07	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXX7419				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: XXXXXX1488				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: XXXXXX1488				
	NAVIENT SOLUTIONS INC O/B/O DEPAR1	0.00	38,966.38	0.00	38,966.38
	Acct: 4438				
	PRA RECEIVABLES MANAGEMENT LLC -	1,996.91	1,996.91	0.00	1,996.91
	Acct: 8179				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX5566				
	DEPARTMENT STORES NATIONAL BNK	2,686.18	2,686.18	0.00	2,686.18
	Acct: 1610				
	PRA RECEIVABLES MANAGEMENT LLC -	7,224.72	7,224.72	0.00	7,224.72
	Acct: 8468				
	PITTSBURGH FEDERAL CREDIT UNION**	11,710.55	11,710.55	0.00	11,710.55
	Acct: 0397				
	CERASTES LLC	7,628.46	7,628.46	0.00	7,628.46
	Acct: 3098				
	JOSEPH A DESSOYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					94,883.43

TOTAL PAID TO CREDITORS 163,236.51

TOTAL	
CLAIMED	4,451.79
PRIORITY	56.42
SECURED	31,246.82

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARK ALAN SHAFFER  
CHRISTINE ANNE SHAFFER  
Debtor(s)Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:14-23636

Chapter 13

Document No.:

---

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Mark Alan Shaffer  
 Christine Anne Shaffer  
 Debtors

Case No. 14-23636-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900Page 1 of 2  
Total Noticed: 25

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db/jdb +Mark Alan Shaffer, Christine Anne Shaffer, 547 West Main Street, Saxonburg, PA 16056-9343  
 cr +Provident Funding Associates, L.P., 11 Parkway Center, #110, Pittsburgh, PA 15220-3614  
 13977288 +Ally Bank, Cenlar Federal Savings Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 13918340 American Financial, PO Box 513738, Los Angeles, CA 90051-3738  
 13918342 Cenlar, PO Box 986, Newark, NJ 07184-0986  
 13918343 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 13925928 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13918344 +Great Lakes, PO Box 530229, Atlanta, GA 30353-0229  
 13918345 Macy's American Express, PO Box 183084, Columbus, OH 43218-3084  
 14319365 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
 13987051 +Pittsburgh FCU, 317 Brownsville Rd., Pittsburgh, PA 15210-2248  
 13918350 Sallie Mae Parent Plus Loan, PO Box 9635, Wilkes Barre, PA 18773-9635  
 13918351 Sallie Mae Parent Plus Loan, PO Box 740351, Atlanta, GA 30374-0351  
 13918352 +Upromise Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 14748848 +Wells Fargo Bank, N.A., Attn: Payment Processing, MAC #X2302-04C, One Home Campus, Des Moines, IA 50328-0001  
 14882971 Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13970254 +E-mail/Text: bncmail@w-legal.com Nov 28 2019 03:40:18 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13918341 E-mail/PDF: gecsedri@recoverycorp.com Nov 28 2019 03:46:39 Care Credit/GECRB,  
 P.O. Box 960061, Orlando, FL 32896-0061  
 13972982 E-mail/PDF: pa\_dc\_claims@navient.com Nov 28 2019 03:47:03 Navient Solutions, Inc.,  
 P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
 13979510 E-mail/PDF: pa\_dc\_ed@navient.com Nov 28 2019 03:47:03  
 Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 13970354 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 28 2019 04:02:21  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13918346 E-mail/PDF: gecsedri@recoverycorp.com Nov 28 2019 03:48:01 PayPal Credit Services,  
 P.O. Box 960080, Orlando, FL 32896-0080  
 13918347 E-mail/Text: tvincequerra@chromefcu.org Nov 28 2019 03:40:51  
 Pittsburgh Federal Credit Union, PO Box 4519, Carol Stream, IL 60197-4519  
 13918348 E-mail/PDF: pa\_dc\_claims@navient.com Nov 28 2019 03:50:06 Sallie Mae, PO Box 13611,  
 Philadelphia, PA 19101-3611  
 13918349 E-mail/PDF: pa\_dc\_claims@navient.com Nov 28 2019 03:48:29 Sallie Mae, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ally Bank  
 cr NATIONSTAR MORTGAGE LLC  
 cr Seneca Mortgage Servicing LLC  
 cr WELLS FARGO BANK, N.A.  
 14055715 ##Seneca Mortgage Servicing LLC, 611 Jamison Road, Elma, NY 14059-9392

TOTALS: 4, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Nov 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Seneca Mortgage Servicing LLC  
andygornall@latouflawfirm.com

Heather Stacey Riloff on behalf of Creditor Provident Funding Associates, L.P.  
heather@mvlaw.com, Michelle@mvlaw.com

James Warmbrodt on behalf of Creditor Seneca Mortgage Servicing LLC bkgroup@kmlawgroup.com

Jerome B. Blank on behalf of Creditor Ally Bank pawb@fedphe.com

Jodi L. Hause on behalf of Creditor Ally Bank jodi.hause@phelanhallinan.com, pawb@fedphe.com

Joseph A. Dessoye on behalf of Creditor Ally Bank pawb@fedphe.com

Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com

Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winneccour cmevf@chapter13trusteewdpa.com  
Scott B. Lang on behalf of Joint Debtor Christine Anne Shaffer langlaw.lang@gmail.com,  
cajeffreyesquire@gmail.com

Scott B. Lang on behalf of Debtor Mark Alan Shaffer langlaw.lang@gmail.com,  
cajeffreyesquire@gmail.com

TOTAL: 12